

Amundi Funds Switching Form 東方匯理系列基金轉換表格

This form can be used by existing account holders only. Please read the "Important Notes" section of this form carefully and complete this form in block capitals. Please note that unclear switching instructions cannot be processed. If you need any assistance, please call CACEIS Malaysia Sdn. Bhd. at (852) 3742 3110 or email to LB-HK-Client-Service@caceis.com

本表格只供現有客戶使用。請於填寫本表格前小心細閱本表格內的重要事項及以正楷填寫資料。請注意如轉換指示不清晰其交易指示將不能執行。如有查詢請致電 CACEIS Malaysia Sdn. Bhd. (852) 3742 3110 或電郵至 LB-HK-Client-Service@caceis.com

First Holder
第一持有人: _____

Second Holder
第二持有人: _____

Client No
客戶號碼: _____

Contact Tel.
聯絡電話: _____

Switching Details 轉換基金詳情

(1) Please switch from: 請由下列基金:

ISIN 國際證券識別編碼	Name of Fund 基金名稱	No. of Units 單位數量	Currency & Amount 貨幣及金額
_____	_____	_____	_____
		Or 或	_____
and switch to: 轉換至:			
ISIN 國際證券識別編碼	Name of Fund 基金名稱	Percentage 百份比	Currency & Amount 貨幣及金額
a _____	_____	_____	_____
		Or 或	_____
b _____	_____	_____	_____

(2) Please switch from: 請由下列基金:

ISIN 國際證券識別編碼	Name of Fund 基金名稱	No. of Units 單位數量	Currency & Amount 貨幣及金額
_____	_____	_____	_____
		Or 或	_____
and switch to: 轉換至:			
ISIN 國際證券識別編碼	Name of Fund 基金名稱	Percentage 百份比	Currency & Amount 貨幣及金額
a _____	_____	_____	_____
		Or 或	_____
b _____	_____	_____	_____

(3) Please switch from: 請由下列基金:

ISIN 國際證券識別編碼	Name of Fund 基金名稱	No. of Units 單位數量	Currency & Amount 貨幣及金額
_____	_____	_____	_____
		Or 或	_____
and switch to: 轉換至:			
ISIN 國際證券識別編碼	Name of Fund 基金名稱	Percentage 百份比	Currency & Amount 貨幣及金額
a _____	_____	_____	_____
		Or 或	_____
b _____	_____	_____	_____

Knowledge in derivatives 衍生產品之認識

Please note that some sub-funds may require applicants to possess related knowledge in derivatives. Applicants who would like to subscribe those sub-funds but without the knowledge in derivatives may therefore not be accepted. Therefore, please indicate your knowledge in derivatives. If the question is not answered, you will be assumed not possessing knowledge in derivative products.

請注意部份子基金或要求投資者需對衍生產品有相關的認識。因此投資者如沒有對衍生產品方面的認識其對這些子基金的認購或不被接納。因此請闡明閣下或貴公司對衍生產品方面的認識。如下述問題並未回答將假定您並沒有衍生產品方面的認識。

Individual or Joint Holders 個人或聯名投資者

	<u>1st Holder 第一持有人</u>	<u>2nd Holder 第二持有人</u>
<u>No, I do not have any knowledge in derivatives</u> 沒有，我並沒有任何衍生產品方面的認識	<input type="checkbox"/>	<input type="checkbox"/>
<u>Yes, I possess knowledge in derivatives as I have</u> 有，我對衍生產品有認識，因為我曾/擁有		
- completed a training or a course on derivative products 修讀並完成有關衍生產品的培訓或課程	<input type="checkbox"/>	<input type="checkbox"/>
- executed 5 or more transactions in any derivative products within the past 3 years 在過去 3 年內進行不少於 5 次有關衍生產品的交易	<input type="checkbox"/>	<input type="checkbox"/>
- working experience related to derivative products 衍生產品相關的工作經驗	<input type="checkbox"/>	<input type="checkbox"/>
- Others, please specify: 其他,請註明:	_____	_____
	_____	_____
	_____	_____

Corporation 公司投資者

	<u>Corporation 公司</u>
<u>No, our corporation does not have any knowledge in derivatives</u> 沒有，本公司並沒有任何衍生產品方面的認識	<input type="checkbox"/>
<u>Yes, our corporation possesses knowledge in derivatives as it has</u> 有，本公司對衍生產品有認識，因為它曾/擁有	
- executed 5 or more transactions in any derivative products within the past 3 years 在過去 3 年內進行不少於 5 次有關衍生產品的交易	<input type="checkbox"/>
- business activities related to derivative products 衍生產品相關的業務活動	<input type="checkbox"/>
- Others, please specify: 其他,請註明:	_____

I/We hereby acknowledge that I/we have received and read and understood the Prospectus/ Explanatory Memorandum of the funds and the "Important Notes" section of this form, and undertake to be bound by the terms and conditions contained therein, as may be amended, modified or supplemented from time to time. I/We confirm that the investment decision(s) detailed in this Form and in any subsequent orders for funds I/we place are my/our own and have not been made based on any advice or recommendation from Amundi. I/We hereby confirm that I/we have read the risk disclosure statement as indicated in this form and in the Prospectus/ Explanatory Memorandum of the funds. I/We acknowledge that I/we have sought independent advice in respect of any questions I/we may have. This acknowledgement applies to this instruction and to any future transactions in relation to the funds.

本人/吾等證實本人/吾等已接獲及閱讀並了解說明書及本表格內的重要事項並承諾接受該等文件中所載之條款及限制所約束及日後作出的不時修訂、修改或補充。本人/吾等確認詳列於本表格及本人/吾等其後任何基金指示之決定均由本人/吾等所作出而非根據東方匯理資產管理所提供的任何意見或建議。本人/吾等已細閱刊載於本表格及說明書內的風險披露聲明。本人/吾等確認本人/吾等已就本人/吾等可能存有的任何問題尋求獨立的意見。本確認書適用於本指示及將來有關基金的任何交易。

Company's Chop 公司蓋章	Intermediary's Chop 中介商蓋章	For Distributor's Use Only (Commission Arrangement) 祇適用於分銷商填寫 手續費安排 _____ %
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Signature(s) of registered account holder(s) 註冊客戶簽署:

First Holder 第一持有人

Second Holder 第二持有人

Date 日期

Important Notes 重要事項

All holders must sign the request unless you have granted Amundi Hong Kong Limited, or any of its affiliates and/ or their delegates or sub-delegates authority to act upon instructions of any one of the joint holders. A corporation should affix its common seal and sign under the hand of a duly authorized official. 除非所有基金戶口持有人已授權東方匯理資產管理香港有限公司或其聯營公司及/或其代表或次代表可根據其中任何一名持有人之指示進行有關之交易，所有戶口持有人必須簽署有關之交易指示。公司戶口須蓋上公司印鑑及由該公司授權之人士簽署。

Personal Information Collection Statement relating to the Personal Data (Privacy) Ordinance, as amended (the "Ordinance")

Data Controller, Amundi Hong Kong Limited, is committed to maintaining your personal data in accordance with the requirements of the Ordinance and will take all reasonable steps to ensure that your personal data is kept secure against unauthorised access, loss, disclosure and destruction.

This statement clearly stipulates (I) the Data Controller's purposes of data collection and maintenance of data, (II) the classes of persons the Data Controller can transfer personal data to, (III) your rights to access and correct your data and (IV) the framework under which the Data Controller may use your personal data for direct marketing, in compliance with the Ordinance and all other applicable regulations and rules governing personal data use in Hong Kong from time to time.

Nothing in this statement shall limit your rights as a data subject under the Ordinance and all other applicable regulations and rules governing personal data use in Hong Kong from time to time.

I. Purposes of data collection and maintenance of data

- (a) From time to time, it is necessary for clients and various other individuals ("Data Subject(s)") to supply the Data Controller with data in connection with (i) various matters such as account opening or continuation of relationship, (ii) provision of services to Data Subject(s) and/or (iii) compliance with any applicable law, regulation or guideline issued by any regulatory body or authority.
- (b) Failure to supply such data may result in the Data Controller being unable to open an account or continue with the provision of services to clients.
- (c) The purposes for which data related to Data Subject(s) may be used will vary depending on the nature of the Data Subject(s)' relationship with the Data Controller. Information provided shall be held by the Data Controller or any of its affiliates and/or its delegates or sub-delegates as data processors, as appropriate, and used for any of the following purposes:
- (i) processing applications for accounts and services;
 - (ii) provision of asset management, dealing and advisory services and daily operation of the accounts and services;
 - (iii) investments in other funds operated by the Data Controller or any of its affiliates;
 - (iv) designing financial services or related products for the use of the Data Controller's clients;
 - (v) promotion and marketing of investment products and/or services as further contemplated under Section IV below;
 - (vi) meeting regulatory requirements of anti-money laundering and counter-terrorist financing binding on the Data Controller or any of its affiliates or its delegates or sub-delegates, or complying with any group policies, procedures or program in relation thereto;
 - (vii) complying with the disclosure obligations, requirements, arrangements binding on the Data Controller or any of its affiliates or its delegates or sub-delegates pursuant to:
 - (1) any law and/or regulation or according to any guideline or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers; within or outside Hong Kong existing currently or in the future;
 - (2) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities or self-regulatory or industry bodies or associations of financial services providers, that is assumed by or imposed on the Data Controller or any of its affiliates by reason of their financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations.
 - (viii) enabling an actual or proposed assignee of the Data Controller or any of its affiliates, or participant or sub-participant of the rights of the Data Controller or those of any of its affiliates in respect of the Data Subject(s), to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (ix) any other purpose directly related to the above.
- (d) Data collected may be maintained for such period of time which may be required under applicable law and as otherwise needed to fulfill the purposes set out in sub-section (c) above.

II. Classes of persons the Data Controller can transfer personal data to

- (e) Data held will be kept confidential but the Data Controller may provide such information to the following parties, whether inside or outside Hong Kong, for the purposes set out in sub-section (c) (i) to (ix) above:
- (i) holding companies, subsidiaries and/or affiliates of the Data Controller;
 - (ii) agents, contractors, intermediaries and / or service providers of the Data Controller or any of their affiliates providing administrative services, telecommunication services, mailing services, data processing services, data storage services, information technology services, clearing and settlement services, registrar services, custodian services, share distribution services, securities and investment services and/or audit services or other services to the Data Controller in connection with the operation of its business;
 - (iii) any person under a duty of confidentiality to the Data Controller including any of its affiliates which has undertaken to keep such information confidential;
 - (iv) any person to whom the Data Controller or any of its affiliates are under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Data Controller or any of its affiliates, or any disclosure under and for the purpose of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Data Controller or any of its affiliates are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Data Controller or any of its affiliates with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
 - (v) any actual or proposed assignee of the Data Controller or any of its affiliates, or participant or sub-participant or transferee of the rights of the Data Controller or those of any of its affiliates in respect of the Data Subject(s);
 - (vi) charitable or non-profit making organizations; and
 - (vii) any person or party to whom the Data Controller or its affiliates are under an obligation to make disclosure under the requirements of any law binding on the Data Controller or any of its affiliates.
- (f) Protecting your privacy is a priority to us. Your information will be held in confidence and not passed to any third party, other than as already indicated above, without your permission or unless required by law.
- (g) The Data Controller will limit the access to non-public information about a client to employees who need to know the information to provide products or services to the client. The Data Controller maintain physical, electronic and procedural safeguards that protect client information.

III. Right to access and correct personal data

- (h) Under the Ordinance, you have the right:
- (i) to check whether the Data Controller holds data about you, and have access to such data;
 - (ii) to require the Data Controller to correct any data relating to you which is inaccurate;
 - (iii) to ascertain the Data Controller's policies and practices in relation to data and to be informed of the kind of personal data held by the Data Controller.
- (i) In accordance with the terms of the Ordinance, the Data Controller has the right to charge a reasonable fee for the processing of any data access request.
- (j) Requests for access to data or correction of data or for information regarding policies and practices and kind of data held shall be sent to the following address:

Data Protection Officer
Amundi Hong Kong Limited
Suites 04-06, 32nd Floor, Two Taikoo Place, Taikoo Place
979 King's Road, Quarry Bay, Hong Kong

Please remember to identify yourself when writing to the Data Controller.

IV. Use of personal data by the Data Controller in direct marketing

- (k) The Data Controller intends to use Data Subject(s) name(s), job title(s), mailing address(es), email address(es), phone number(s), fax number(s), products and services portfolio information, transaction pattern and behavior and/or financial background in marketing communication such as direct-mails, emails, and/or telephone calls in relation to the promotion and the marketing of investment products operated by and/or investment strategies or services developed by the Data Controller, its holding companies, subsidiaries and/or affiliates, markets updates and invitations to events, as well as donations and contributions for charitable and/or non-profit making purposes, and the Data Controller require the Data Subject(s)' written consent for that purpose.
- (l) In addition to marketing itself investment products operated by and/or investment strategies or services developed by the Data Controller, its holding companies, subsidiaries and/or affiliates, markets updates and invitations to events, as well as donations and contributions for charitable and/or non-profit making purposes (together hereinafter referred to as the "Services and Products"), the Data Controller also intends to provide the personal data described in sub-section (k) above to the holding companies, the subsidiaries and/or the affiliates of the Data Controller for the use by them in marketing those Services and Products, and the Data Controller requires the Data Subject(s)' written consent for that purpose.
- (m) The Data Controller may receive money or other property in return for providing the personal data to the other parties described in sub-section (l) above and, when requesting the Data Subject(s)' written consent, the Data Controller will inform the relevant Data Subject(s) if they will receive any money or other property in return for providing the data to such other parties.
- (n) The Data Controller may not use personal data in direct marketing as described in sub-section (k) or provide personal data for use in direct marketing as described in sub-section (l) above, unless they have received the Data Subject(s)' relevant written consent. You may provide your consent for the Data Controller to use your personal data in direct marketing as described in sub-section (k) and/or provide your personal data to other parties for use in direct marketing as described in sub-section (l) by notifying the Data Controller, free of charge, to the following address:
- Amundi Hong Kong Limited**
Marketing Department
Suites 04-06, 32nd Floor, Two Taikoo Place, Taikoo Place
979 King's Road, Quarry Bay, Hong Kong
- (o) Please note that, should you decide to give your consent with respect to the use by the Data Controller of your personal data in direct marketing as described in sub-section (k) or the provision by the Data Controller of personal data for use in direct marketing as described in sub-section (l) above, you may subsequently, at any time and free of charge, request the Data Controller to cease using your personal data in direct marketing or providing your personal data for use in direct marketing, by sending such a request in writing to the Data Controller respectively to the address mentioned in sub-section (n) above.

Risk Disclosure Statement

Investment involves risk. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products. Past performance is no guide to future performance. You should carefully consider whether any investment product is appropriate for you in view of your personal circumstances before any decision to invest. Investors should refer to the individual product prospectus/explanatory memorandum for further details and risks involved

有關已修訂的《個人資料(私隱)條例》(「條例」)的個人資料收集聲明

資料控制者(指東方匯理資產管理香港有限公司)將按條例的規定,竭力保存閣下的個人資料,並將採取一切合理步驟,確保閣下的個人資料妥善保存,不被非法使用、遺失、披露及損毀。本聲明清楚規定(I)資料控制者收集及保存資料的目的,(II)資料控制者可向其傳送個人資料的各類人士,(III)閣下對閣下資料的查閱和更正權利及(IV)資料控制者可據以運用閣下的個人資料進行直接促銷的框架,惟須遵守條例及香港不時制定的所有其他有關使用個人資料的適用規定及規則。本聲明任何內容並不局限閣下根據條例及香港不時制定的所有其他有關使用個人資料的適用規定及規則作為資料當事人的權利。

I. 收集及保存有關資料的目的

- (a) 客戶及其他人士(「資料當事人」)需要不時就(i)各項事宜如開立帳戶,或延續關係,(ii)提供服務予資料當事人及/或(iii)遵守任何監管機構或當局發出的通用法律、規定或指引,向資料控制者提供有關的資料。
- (b) 如未能提供有關資料,可能會導致資料控制者無法為客戶開立帳戶或繼續提供服務。
- (c) 資料當事人的資料之可能用途視乎資料當事人與資料控制者的關係屬何性質而定。所提供的資料將由資料控制者或其聯營公司及/或其代表或次代表作為資料處理人(以適用者為準)持有,供下列目的之用:
- (i) 處理帳戶及有關服務的申請程序;
 - (ii) 提供資產管理、買賣及顧問服務及日常帳戶及有關服務行政運作;
 - (iii) 投資由資料控制者或其聯營公司營運之其他基金;
 - (iv) 設計金融服務或相關產品供資料控制者客戶之用;
 - (v) 宣傳推廣下文第IV節進一步說明的投資產品及/或服務;
 - (vi) 符合對資料控制者或其聯營公司或其代表或次代表具有約束力的有關反洗黑錢及打擊恐嚇主義融資的監管規定,或遵守任何與此有關的集團政策、程序或計劃;
 - (vii) 履行根據下列各項對資料控制者或其聯營公司或其代表或次代表具有約束力的披露責任、規定、安排:
 - (1) 香港境內或境外、目前或將來存在的任何法律及/或規定或任何由香港境內或境外、目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導;
 - (2) 資料控制者或其聯營公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動,而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關,或自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾。
 - (viii) 使資料控制者或其聯營公司的實際或建議承讓人,或就資料控制者或其聯營公司對資料當事人的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與所涉交易;
- (ix) 任何其他與上述各項直接有關的目的。
- (d) 收集所得來的資料,將按適用法律規定及其他為達成上述(c)段用途所需的時期予以保存。

II. 資料控制者可向其傳送個人資料的各類人士

- (e) 所持有之資料將會保密,但資料控制者可能會把該等資料提供予下述的本港或海外各方,作前述(c)(i)至(ix)段列出的用途:
- (i) 資料控制者的控股公司、附屬公司及/或聯營公司;
 - (ii) 就資料控制者的業務經營向資料控制者提供行政服務、電訊服務、郵遞服務、數據處理服務、數據儲存服務、資訊科技服務、結算交收服務、登記服務、保管服務、股票分發服務、證券及投資服務及/或核數服務或其他服務的資料控制者或其聯營公司的代理人、承包商、中介人及/或服務供應商;
 - (iii) 任何對資料控制者包括其任何聯營公司負有保密責任並已承諾對有關資料保密的人士;
 - (iv) 根據對資料控制者或其聯營公司有約束力或適用於資料控制者或其聯營公司之任何法律規定,或根據並為施行由規管資料控制者或其聯營公司之任何法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望資料控制者或其聯營公司遵守的任何指引或指導,或根據資料控制者或其聯營公司向本地或外地的法律、監管、政府、稅務、執法或其他機關,或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的),而有義務或以其他方式被要求向其披露該等資料的任何人士;
 - (v) 資料控制者或其聯營公司的任何實際或建議承讓人,或就資料控制者或其聯營公司對資料當事人的權利的參與人、附屬參與人或受讓人;
 - (vi) 慈善團體或非牟利組織;及
 - (vii) 資料控制者或其聯營公司根據任何對資料控制者或其聯營公司具有約束力的法律規定對其負有披露責任的任何人士或各方。
- (f) 保障閣下的私隱,對我們茲事重大。閣下的資料將獲保密,除非已在上述提及或屬法例規定,否則不會在未經閣下同意的情况下轉交任何第三方。
- (g) 資料控制者只容許有需要知道資料的員工接觸客戶的非公開資料,以便向客戶提供產品或服務。資料控制者採用實體、電子及程序上之監控措施保障客戶的資料。

III. 查閱及更正個人資料的權利

- (h) 根據上述條例,閣下有權:
- (i) 查核資料控制者是否持有閣下資料及查閱該等資料;
 - (ii) 要求資料控制者更正閣下的不準確資料;
 - (iii) 確定資料控制者有關資料的政策和慣例,以及被告知資料控制者所持個人資料的類別。
- (i) 根據上述條例的條款,資料控制者有權就處理任何查閱資料的要求徵收合理費用。
- (j) 任何關於查閱或更正資料,或索取關於政策與慣例的資料及所持資料類別的要求,應發至下列地址:

保障資料主任

東方匯理資產管理香港有限公司
香港鵬魚涌英皇道979號
太古坊太古坊二座32樓04-06室

如致函資料控制者,請務必註明閣下之身份。

IV. 資料控制者在直接促銷中就個人資料的使用

- (k) 資料控制者擬把資料當事人之姓名、職銜、郵寄地址、電郵地址、電話號碼、傳真號碼、產品及服務組合資料、交易模式及行為及/或財務背景,用於市場促銷通訊,例如宣傳促銷由資料控制者、其控股公司、附屬公司及/或聯營公司營運的投資產品及/或由資料控制者、其控股公司、附屬公司及/或聯營公司發展的投資策略或服務,市場最新消息及邀請參與活動以及為慈善及/或非牟利用途作出捐款及捐贈的直接郵件、電郵及/或電話通話;資料控制者為此用途須獲得資料當事人書面同意。
- (l) 除自行促銷由資料控制者、其控股公司、附屬公司及/或聯營公司營運的投資產品及/或由資料控制者、其控股公司、附屬公司及/或聯營公司發展的投資策略或服務,市場最新消息及邀請參與活動以及為慈善及/或非牟利用途作出捐款及捐贈(以下合稱「服務及產品」)外,資料控制者亦擬將以上(k)段所述的個人資料提供予資料控制者的控股公司、附屬公司及/或聯營公司,以供該等人士在促銷該等服務及產品時使用,而資料控制者為此用途須獲得資料當事人書面同意。
- (m) 資料控制者可能因如以上(l)段所述將個人資料提供予其他人士而獲得金錢或其他財產的回報。如資料控制者會因提供資料予其他人士而獲得任何金錢或其他財產的回報,資料控制者在徵求資料當事人書面同意時將就此通知有關的資料當事人。
- (n) 除非資料控制者已取得資料當事人有關的書面同意,否則資料控制者不會使用個人資料作(k)段所述的直接促銷或提供個人資料用於上文(l)段所述的直接促銷。閣下如同意資料控制者使用閣下的個人資料作(k)段所述的直接促銷及/或向其他人士提供閣下的個人資料用於上文(l)段所述的直接促銷,可通知資料控制者,無須支付費用,地址如下:
- 東方匯理資產管理香港有限公司
市場推廣部
香港鵬魚涌英皇道979號
太古坊太古坊二座32樓04-06室
- (o) 請注意,閣下如決定同意資料控制者使用閣下的個人資料作(k)段所述的直接促銷或同意資料控制者提供閣下的個人資料用於上文(l)段所述的直接促銷,可隨後於任何時候按上文(n)段所述地址分別向資料控制者發出書面要求,要求資料控制者停止使用閣下的個人資料作直接促銷或提供閣下的個人資料作直接促銷用途,無須支付費用。

風險披露聲明

投資涉及風險。投資產品價格可升可跌。買賣投資產品均可能帶來虧損,而不一定可賺取利潤。過往表現數據並非未來表現的指標。投資者應在作出任何投資決定前,仔細考慮該投資產品是否適合本身的情況。投資者應閱個別產品的說明書,並了解產品詳情及所涉及風險。